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PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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## TRANSMITTAL FORM

(to be used for all correspondence after initial filing)

|                        |                       |
|------------------------|-----------------------|
| Application Number     | 10/046,654            |
| Filing Date            | October 26, 2001      |
| First Named Inventor   | Neofytides, Cheryl L. |
| Group Art Unit         | 2161                  |
| Examiner Name          | Unassigned            |
| Attorney Docket Number | 020375-000220US       |

Total Number of Pages in This Submission

5

### ENCLOSURES (check all that apply)

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
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| <input type="checkbox"/> Fee Transmittal Form<br><input type="checkbox"/> Fee Attached<br><input type="checkbox"/> Amendment / Reply<br><input type="checkbox"/> After Final<br><input type="checkbox"/> Affidavits/declaration(s)<br><input type="checkbox"/> Extension of Time Request<br><input type="checkbox"/> Express Abandonment Request<br><input checked="" type="checkbox"/> Supplemental Information Disclosure Statement<br><input type="checkbox"/> Certified Copy of Priority Document(s)<br><input type="checkbox"/> Response to Missing Parts/ Incomplete Application<br><input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53 | <input type="checkbox"/> Assignment Papers (for an Application)<br><input type="checkbox"/> Drawing(s)<br><input type="checkbox"/> Licensing-related Papers<br><input type="checkbox"/> Petition<br><input type="checkbox"/> Petition to Convert to a Provisional Application<br><input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address<br><input type="checkbox"/> Terminal Disclaimer<br><input type="checkbox"/> Request for Refund<br><input type="checkbox"/> CD, Number of CD(s) | <input type="checkbox"/> After Allowance Communication to Group<br><input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences<br><input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)<br><input type="checkbox"/> Proprietary Information<br><input type="checkbox"/> Status Letter<br><input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):<br>Return Postcard<br>Cited References:<br>(13-US Patents; 1-Foreign; 2-Other Documents) |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Remarks

The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

### SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

|                          |                                                          |                 |
|--------------------------|----------------------------------------------------------|-----------------|
| Firm and Individual name | Townsend and Townsend and Crew LLP<br>Thomas D. Franklin | Reg. No. 43,616 |
| Signature                |                                                          |                 |
| Date                     | February 11, 2003                                        |                 |

### CERTIFICATE OF MAILING

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| Typed or printed name | Cindy Bennett | Date | February 11, 2003 |
| Signature             |               |      |                   |

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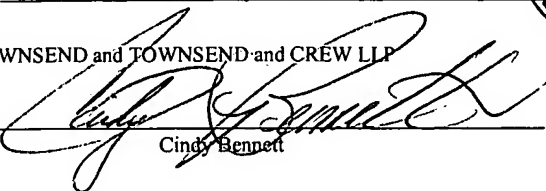
PATENT  
Attorney Docket No.: 020375-000220US

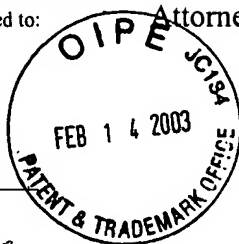
Assistant Commissioner for Patents  
Washington, D.C. 20231

On February 11, 2003

TOWNSEND and TOWNSEND and CREW LLP

By:

  
Cindy Bennett



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Neofytides, et al.

Application No.: 10/046,654

Filed: October 26, 2001

For: AUTOMATED TRANSFER WITH  
STORED VALUE FUND

Examiner: *Unassigned*

Art Unit: 2161

SUPPLEMENTAL INFORMATION  
DISCLOSURE STATEMENT UNDER  
37 CFR §1.97 and §1.98

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

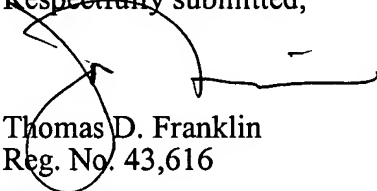
The references cited on attached form PTO/SB/08A and PTO/SB/08B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement.

However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



Thomas D. Franklin  
Reg. No. 43,616

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Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 2

### Complete if Known

Application Number 10/046,654  
Filing Date October 26, 2001  
First Named Inventor Neofytides, Cheryl L., et al.  
Art Unit 2161  
Examiner Name Unassigned  
Attorney Docket Number 020375-000220US

### U.S. PATENT DOCUMENTS

| Examiner | Cite No. <sup>1</sup> | Document Number                          | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited Document | Pages, Columns, Lines, Where<br>Relevant Passages or Relevant<br>Figures Appear |
|----------|-----------------------|------------------------------------------|--------------------------------|----------------------------------------------------|---------------------------------------------------------------------------------|
|          |                       | Number Kind Code <sup>2</sup> (if known) |                                |                                                    |                                                                                 |
|          | AA                    | US-5,745,886                             | 04-28-1998                     | Rosen                                              |                                                                                 |
|          | AB                    | US-5,899,980                             | 05-04-1999                     | Wilf, et al.                                       |                                                                                 |
|          | AC                    | US-5,909,492                             | 06-01-1999                     | Payne, et al.                                      |                                                                                 |
|          | AD                    | US-5,949,044                             | 09-07-1999                     | Walker, et al.                                     |                                                                                 |
|          | AE                    | US-6,044,362                             | 03-28-2000                     | Neely                                              |                                                                                 |
|          | AF                    | US-6,064,990                             | 05-16-2000                     | Goldsmith                                          |                                                                                 |
|          | AG                    | US-6,078,907                             | 06-20-2000                     | Lamm                                               |                                                                                 |
|          | AH                    | US-6,128,603                             | 10-03-2000                     | Dent, et al.                                       |                                                                                 |
|          | AI                    | US-6,175,823 B1                          | 01-16-2001                     | Van Dusen                                          |                                                                                 |
|          | AJ                    | US-6,289,322 B1                          | 09-11-2001                     | Kitchen, et al.                                    |                                                                                 |
|          | AK                    | US-6,347,305 B1                          | 02-12-2002                     | Watkins                                            |                                                                                 |
|          | AL                    | US-6,360,254 B1                          | 03-19-2002                     | Linden, et al.                                     |                                                                                 |
|          | AM                    | US-6,367,693 B1                          | 04-09-2002                     | Novogrod                                           |                                                                                 |
|          | AN                    |                                          |                                |                                                    |                                                                                 |
|          | AO                    |                                          |                                |                                                    |                                                                                 |
|          | AP                    |                                          |                                |                                                    |                                                                                 |
|          | AQ                    | US-                                      |                                |                                                    |                                                                                 |
|          | AR                    | US-                                      |                                |                                                    |                                                                                 |
|          | AS                    | US-                                      |                                |                                                    |                                                                                 |
|          | AT                    | US-                                      |                                |                                                    |                                                                                 |

### FOREIGN PATENT DOCUMENTS

| Examiner<br>Initials* | Cite<br>No. <sup>1</sup> | Foreign Patent Document   |                     |                                   | Publication Date<br>MM-DD-YYYY | Name of Patentee or<br>Applicant of Cited<br>Document | Pages, Columns, Lines,<br>Where Relevant<br>Passages or Relevant<br>Figures Appear | T <sup>3</sup>           |
|-----------------------|--------------------------|---------------------------|---------------------|-----------------------------------|--------------------------------|-------------------------------------------------------|------------------------------------------------------------------------------------|--------------------------|
|                       |                          | Country Code <sup>3</sup> | Number <sup>4</sup> | Kind Code <sup>5</sup> (if known) |                                |                                                       |                                                                                    |                          |
|                       | AU                       | PCT                       | WO 00/46725         | A1                                | 08-10-2000                     | FUNDSPRESS, INC.                                      |                                                                                    | <input type="checkbox"/> |
|                       | AV                       |                           |                     |                                   |                                |                                                       |                                                                                    | <input type="checkbox"/> |
|                       | AW                       |                           |                     |                                   |                                |                                                       |                                                                                    | <input type="checkbox"/> |
|                       | AX                       |                           |                     |                                   |                                |                                                       |                                                                                    | <input type="checkbox"/> |
|                       | AY                       |                           |                     |                                   |                                |                                                       |                                                                                    | <input type="checkbox"/> |
|                       | AZ                       |                           |                     |                                   |                                |                                                       |                                                                                    | <input type="checkbox"/> |
|                       | BA                       |                           |                     |                                   |                                |                                                       |                                                                                    | <input type="checkbox"/> |
|                       | BB                       |                           |                     |                                   |                                |                                                       |                                                                                    | <input type="checkbox"/> |

Examiner  
Signature

Date  
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Kind Codes of U.S. Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet **2** of **2**

### Complete if Known

|                        |                                |
|------------------------|--------------------------------|
| Application Number     | 10/046,654                     |
| Filing Date            | October 26, 2001               |
| First Named Inventor   | Neofytides, Cheryl L., et. al. |
| Art Unit               | 2161                           |
| Examiner Name          | Unassigned                     |
| Attorney Docket Number | 020375-000220US                |

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### OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

| Examiner<br>Initials * | Cite<br>No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.                                         | T <sup>2</sup> |
|------------------------|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------|
|                        | BC                       | BUSINESS WIRE, <i>E-Commerce, Email and E-greeting Cards Combine in New Web Site Designed by Interactive Bureau; Flooz.com Features a Fun Online Gift Currency You Send by Email for Any Occasion</i> , downloaded from website <a href="http://www.proquest.umi.com">http://www.proquest.umi.com</a> . |                |
|                        | BD                       | TRANSPPOINT, <i>The Way to Pay Online</i> , downloaded from website <a href="http://www.transpoint.com/">http://www.transpoint.com/</a> on 2/10/2000.                                                                                                                                                   |                |
|                        | BE                       |                                                                                                                                                                                                                                                                                                         |                |
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|                        | BM                       |                                                                                                                                                                                                                                                                                                         |                |

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Date  
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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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